



NATALIE A. HUBLEY  
PRESIDENT

## COMMONWEALTH AUTOMOBILE REINSURERS

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### RECORDS OF MEETING

#### MAIP STEERING COMMITTEE – NOVEMBER 5, 2024

##### Members Present

Mr. Barry Tagen – Chair	Pilgrim Insurance Company
Mr. Matthew Cote	Arbella Insurance Group
Ms. Sheila Doherty	Doherty Insurance Agency, Inc.
Mr. Shaun Farley	Vermont Mutual Insurance Group
Mr. Jordan Giampa <sup>(1)</sup>	The Hanover Insurance Company
Ms. Jean Houghton	Norfolk & Dedham Group
Mr. Robert Jackson	GEICO
Ms. Mary McConnell	Safety Insurance Company
Mr. Henry Risman	Risman Insurance Agency, Inc.
Mr. Mark Winiker	A-Affordable Insurance
Ms. Qianyi Zhao <sup>(2)</sup>	MAPFRE U.S.A. Corporation

##### Substituted for:

<sup>(1)</sup> Mr. Cory Hanson

<sup>(2)</sup> Mr. Gavin Traverso

##### Not in Attendance:

Ms. Ida Denard Jones, Denard Insurance Agency, Inc.

#### 24.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the MAIP Steering Committee meeting of August 14, 2024. The Records have been distributed and are on file.

#### 24.06 Rule 28 – Application Process – Installment Plan

Ms. Lynne Rosenberg reviewed the draft amendments to Rule 28.C – Premium Deposit and Payment Options whereby language has been added to define how monthly installment payments are calculated in the event that nine equal payments become impossible due to subsequent policy activity such as non-payment, late payment, or endorsement activity.

She informed the Committee that, since the distribution of the agenda, Staff received suggestions regarding the proposed language from an Assigned Risk Carrier (ARC). Citing those suggestions in the first amended paragraph that stated if there is “activity” during the policy term that no longer allows for nine equal monthly installments, the assigned risk carrier suggested replacing the word “activity” with “if

there is a policy change which impacts the policy's premium." The carrier opined that this revised language better distinguishes the separate treatment of endorsement activity versus late or partial payments. The carrier also commented that this language effectively addresses endorsement activity that would result in either an increase or a decrease in the policy premium to modify the monthly installment payments. However, it was noted that this proposed change is not complete as it does not address scenarios such as late producer notification or late company processing of endorsement activity that results in a change to the premium payments.

Ms. Rosenberg continued and noted in the second amended paragraph of Rule 28.C. the ARC suggested replacing the reference to "reinstating the policy" to "rescinding the cancellation" notice. Ms. Rosenberg noted that the Committee should discuss the procedure described in this instance as it is not used by all ARCs. Mr. Barry Tagen commented that the draft language is not applicable in all circumstances, indicating that it could result in an ARC issuing a cancellation notice that includes owed premium for future payments. He suggested that ending the sentence with "rescinding the cancellation notice" would eliminate reference to a specific scenario and therefore avoid the need for challenging and costly system updates. Ms. Jean Houghton further commented that the Notice of Cancellation is very specific in regard to the premium owed and the due date of the cancellation. Committee members also noted that payment activity is sometimes impacted by late billing for the first installment or by late remittance of the downpayment.

It was the consensus of the Committee for staff to incorporate the comments and suggestions into another draft amendment for the Committee discussion at the next meeting.

#### **24.07 Private Passenger Insurance Manual – Rule 55 Pre-Insurance Inspection Program**

Ms. Wendy Browne reviewed the recommended amendments to the Private Passenger Insurance Manual – Rule 55 Pre-Insurance Inspection Program relative to the change in the eligibility of vehicles weighing up to 16,000 pounds and to the addition of qualifications to the inspection criteria that corresponds to the language in 211 CMR 94.00.

**The Committee unanimously voted to recommend to the Governing Committee approval of the proposed amendments to Rule - 55 Pre-Insurance Inspection Program.**

ADRIANNE DONOVAN  
Residual Market Services Liaison

Boston, Massachusetts  
November 14, 2024

**ATTACHMENT LISTING**

Docket #MSC24.02, Exhibit #4

Attendance Listing

**MAIP STEERING COMMITTEE MEETING  
MEETING ATTENDEES  
NOVEMBER 5, 2024**

Individual's Name

Company / Agency

PLEASE PRINT

Barry Tagen	Pilgrim Insurance Company
Shaun Farley	Vermont Mutual Insurance Group
Matthew Cote	Arbella Insurance Group
Sheila Doherty	Doherty Insurance Agency, Inc.
Jordan Giampa	The Hanover Insurance Company
Jean Houghton	Norfolk and Dedham Group
Robert Jackson	GEICO
Mary McConnell	Safety Insurance Company
Henry Risman	Risman Insurance Agency, Inc.
Mark Winiker	A-Affordable Insurance Agency, Inc.
Qianyi Zhao	MAPFRE U.S.A. Corporation
Jason Calianos	Calianos Insurance Agency
Paul Wasgatt	Safeside Insurance Agency
Ronald Martin	Preferred Mutual Insurance Company
Jessica Sparks	Quincy Mutual Group
Steven Torres	TSH & D – CAR Counsel
Benjamin Hincks	TSH & D – CAR Counsel
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Richard Dalton	CAR Staff
Adrianne Donovan	CAR Staff

**MAIP STEERING COMMITTEE MEETING  
MEETING ATTENDEES  
NOVEMBER 5, 2024**

Individual's Name

Company / Agency

PLEASE PRINT

Austin Tocchi	Pilgrim Insurance Company
Andrew Lajzer	Safety Insurance Company
Ken Willis	Plymouth Rock Assurance Corporation
Steven Gautieri	CAR Staff
Natalie Hubley	CAR Staff
Cheryl Kopas	CAR Staff
Katy Proctor	CAR Staff
Lynne Rosenberg	CAR Staff
Robin Tigges	CAR Staff